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State of Oregon

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SHORT FORM LINE OF CREDIT DEED OF TRUST6132228 2001
19993272200007

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Form Line of Credit Deed of Trust ("Security Instrument") is
12-13-1999 and the parties are as follows:

TRUSTOR ("Grantor"):

CHU FONG CHANG, A MARRIED PERSON, AN ESTATE IN FEE SIMPLE

whose address is:

3707 D AMOND KLAMATH FALLS, OR 97601

TRUSTEE: WELLS FARGO BANK (ARIZONA), N.A., 4832 East McDowell Rd., Phoenix, AZ 85008**BENEFICIARY ("Lender"):** WELLS FARGO BANK, N.A.

13700 NW Walker Rd., Bldg. 9

Beaverton, OR 97006

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this Security Instrument, Grantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of Lender, with power of sale, all of that certain real property located in the County of KLAMATH

State of Oregon, described as follows:

THE WEST 65 FEET OF LOTS 5 AND 6, BLOCK 65, LAKEVIEW ADDITION TO THE CITY OF KLAMATH FALLS, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

with the address of 2023 HOLASIED AVENUE KLAMATH FALLS, OR 97601
and parcel number of 3809-2984-6900

, together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above.

3. **MAXIMUM OBLIGATION AND SECURED DEBT.** The total amount which this Security Instrument will secure shall not exceed \$50,000.00 together with all interest thereby accruing, as set forth in the promissory note, revolving line of credit agreement, contract, guaranty or other evidence of debt ("Secured Debt") of even date herewith, and all amendments, extensions, modifications, renewals or other documents which are incorporated by reference into this Security Instrument, now or in the future. The maturity date of the Secured Debt is 01-05-2030

4. **MASTER FORM LINE OF CREDIT DEED OF TRUST.** By the delivery and execution of this Security Instrument, Grantor agrees that all provisions and sections of the Master Form Line of Credit Deed of Trust ("Master Form"), inclusive, dated February 1, 1997 and recorded on February 10, 1997 as Instrument Number 32645 in Book M 97 at Page 415 of the Official Records in the Office of the Recorder of KLAMATH County, State of Oregon, are hereby incorporated into, and shall govern, this Security Instrument.

SIGNATURES: By signing below, Grantor agrees to perform all covenants and duties as set forth in this Security Instrument. Grantor also acknowledges receipt of a copy of this document and a copy of the provisions contained in the previously recorded Master Form (the Deed of Trust-Bank/Customer Copy).

Chu Fong Chang

Grantor

Date: Dec 13 1999

Grantor

Date

Grantor

Date

Grantor

Date

ACKNOWLEDGMENT:

(Individual)

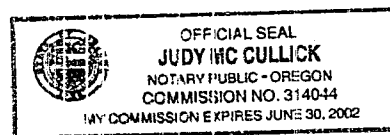
STATE OF OR, COUNTY OF Klamath } ss.

This instrument was acknowledged before me on 12-13-99 by

Chu Fong Chang

Judy H. Cullick
Signature of Notarial Officer

Judy H. Cullick
Title (and Rank)



My Commission expires: 12-31-02

(Seal)

State of Oregon, County of Klamath
Recorded 12/28/99, at 8:24 a.m.
In Vol. M99 Page 50727
Linda Smith,
County Clerk Fees \$15.00